



Media Release

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SBA Programs Help Jackson's Dental Center Expand And Remain on Martin Luther King Jr. Drive

—Emerging 200 Program and 7(a) Loan Assist Dr. Montana Jackson—

After being on Martin Luther King Jr. Drive for several decades, Dr. Montana Jackson and her husband Jerome Jackson realized it was time to upgrade and expand their dental center and laboratory.

They both were committed to providing their services to the neighborhood just a block west of the H.E. Holmes MARTA station. But at the same time, they needed a much larger facility to replace the small building they had occupied in the area for over 30 years.

Dr. Jackson says doors really started to open for their expansion in the fall of 2008. At that time, she enrolled and took part in the SBA's first "Emerging 200" management training course in Atlanta. This agency initiative, now in its third year, was designed to revitalize and transform inner city businesses through over 60 hours of almost college-level executive training.

"My E200 training really helped me to critically analyze my business," said Dr. Jackson. "When I was in dental school, you learned how to practice dentistry, but there was very little instruction about operating a business."

Part of the E200 training requires the participants to develop a three-year strategic plan on how they will take their businesses to the next level. Dr. Jackson would be introduced to the SBA's 7(a) lending program after she presented her strategic plan to a panel of business specialists that included Rosemarie Drake, a regional account manager for CIT Small Business Lending.

Ms. Drake's company, a non-bank SBA lender, would later make a \$1.2 million SBA 7(a) loan to Dr. Jackson and her husband. They would use the funds to acquire and rehab a 10,000 square foot building at 2611 Martin Luther King Jr. Drive S.W., just a few blocks west of their old location on MLK Drive.

The Jacksons closed their loan on Oct. 30, 2009 and started work on rebuilding the building in early 2010.

"The SBA guaranteed loan was critical to getting our expansion underway," said Dr. Jackson, a native of Augusta. "And having to put only 10 percent down on the loan was a key to getting it done." The Jacksons would also save over \$25,000 in lending fees which were waived since the loan was made under provisions of the American Recovery and Reinvestment Act.

Dr. Jackson had driven past their new building dozens of times over the past few years. However, it had been vacant for much of this time, and certainly had little, if any, curb appeal. That would all change as the contractor, Seibert & Son of Lawrenceville, began its work to transform over half of the structure into a modern dental center with seven dental examination rooms.

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Now known as the “Jermon Jack” Building, the modern looking structure features an attractive lobby area that adjoins a record keeping area and the personal offices of Dr. Jackson and her husband. About half of the renovated building has been made into four suites that can be rented to other tenants.

Dr. Jackson grew up in Augusta where she graduated from T.W. Josey High School. After high school, she earned her undergraduate degree from Spelman College in Atlanta. She then returned to Augusta and attended the Medical College of Georgia Dental School. She and her husband later married in 1991. They have three children including a son, Jerome Jackson Jr., who works with his father in their dental lab.

Dr. Jackson was the first in her immediate family to graduate from college. Her mother is a retired practical nurse and her late father was a courier for Richmond County.

There are a total of seven employees associated with the dental practice and adjoining lab. The lab produces partial and full dental replacements. Dr. Jackson practices both preventive and family dentistry. She also does cosmetic and emergency dental work. She was the first female dentist to treat patients at the Fulton County Jail.

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